Fill in this information to identify your c	Fill in this information to identify your case:				
United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS					
Case number (if known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13				

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

F	art 1: Identify Yourself		
1.	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
١.			
	Write the name that is on your	Michelle	
	government-issued picture identification (for example, your driver's license or	First Name	First Name
	passport).	Middle Name	Middle Name
	, ,	Leatherman-Amaifi	
	Bring your picture identification to your meeting	Last Name	Last Name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First Name	First Name
	Include your married or maiden names.	Middle Name	Middle Name
	maiden names.	Last Name	Last Name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8</u> <u>5</u> <u>1</u> <u>1</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number (ITIN)	9xx - xx	9xx - xx
4.	Any business names and Employer Identification Numbers	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and	Business name	Business name
	doing business as names	Business name	Business name

Debtor <sup>-</sup>		Doc 1 Filed 01/13/16 Entered 07	1/13/16 16:38:33 Desc Main		
	First Name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
		EIN	<u> </u>		
		EIN — — — — — — — —			
5. Wł	nere you live	EIIN	If Debtor 2 lives at a different address:		
	1010 you 1110	36039 N. Grand Oaks Ct. #101	ii Dobio: 2 iivoo at a aiiio.oiit aaai.ooo.		
		Number Street	Number Street		
		Gurnee IL 60031			
		Gurnee IL 60031 City State ZIP Code	City State ZIP Code		
		Lake County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.		
		Number Street	Number Street		
		P.O. Box	P.O. Box		
		City State ZIP Code	City State ZIP Code		
	ny you are choosing	Check one:	Check one:		
	s district to file for nkruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		
Part	2: Tell the Court	About Your Bankruptcy Case			
Ва	e chapter of the nkruptcy Code you	Check one: (For a brief description of each, see No for Bankruptcy (Form 2010)). Also, go to the top of	otice Required by 11 U.S.C. § 342(b) for Individuals Filir page 1 and check the appropriate box.		
	e choosing to file der	Chapter 7			
		Chapter 11			
		Chapter 12			
		☐ Chapter 13			

Deb	tor 1 Case 16-01035	Doc 1	Filed 01/13/16 Entered 01/ Document Page 3 of 45	/13/1 se num	6 16:38:33 hber (if known)	Desc Main	
	First Name	Middle Name	Doggingen Page 3 of 4	9	`		
8.	How you will pay the fee	court pay w	pay the entire fee when I file my petition for more details about how you may pay. ith cash, cashier's check, or money order. If, your attorney may pay with a credit card	Typicall If your	y, if you are payi attorney is subn	ng the fee yourself, you may nitting your payment on your	
			d to pay the fee in installments. If you che duals to Pay Your Filing Fee in Installment			nd attach the Application for	
		By law than fee in	uest that my fee be waived (You may req w, a judge may, but is not required to, waiv 150% of the official poverty line that applie installments). If you choose this option, y Fee Waived (Official Form 103B) and file	e your t s to you ou mus	fee, and may do ur family size and at fill out the Appl	so only if your income is less I you are unable to pay the	
9.	Have you filed for bankruptcy within the	□ No					
	last 8 years?	✓ Yes.					
		District N	.D. Eastern Div, IL (ch. 7 discharged	When	12/23/2009 MM / DD / YYYY	Case number <u>09-48670</u>	
		District		When	MM / DD / YYYY	Case number	
		District _		When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy cases pending or being	<b>☑</b> No					
	filed by a spouse who is	Yes.					
	not filing this case with you, or by a business	Debtor _			Relationshi	p to you	
	partner, or by an	District		When		Case number,	
	affiliate?				MM / DD / YYYY	if known	
		Debtor _			Relationshi	p to you	
		District _		When	MM / DD / YYYY	Case number,if known	
11.	Do you rent your residence?	✓ No. ☐ Yes.	Go to line 12. Has your landlord obtained an eviction juresidence?	dgment	t against you and	I do you want to stay in your	
			No. Go to line 12. Yes. Fill out Initial Statement About	an Evi	ction Judgment A	Against You (Form 101A)	

and file it with this bankruptcy petition.

	first Name M	Doo iddle N	ame	Filed 01/13/16 Entered 01/13/16 16  Leatherman-Amaili Document Page 4 of 49 number (if Page 4)  sses You Own as a Sole Proprietor	:38:33 known)	Desc Main		
12.	Are you a sole proprietor of any full- or part-time business?	<u> </u>		Go to Part 4. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of business, if any  Number Street				
	If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			City  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § Single Asset Real Estate (as defined in 11 U.S.C. § 101(53A))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101	. § 101(51B)	ZIP Code		
13.	Chapter 11 of the  Bankruptcy Code and are you a small business debtor?  Can se most re or if an		set ap	e filing under Chapter 11, the court must know whether you are a small business debtor so that it appropriate deadlines. If you indicate that you are a small business debtor, you must attach your ent balance sheet, statement of operations, cash-flow statement, and federal income tax return of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).				
			No.	I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small bus the Bankruptcy Code.	siness debto	r according to the definition in		
	business debtor, see 11 U.S.C. § 101(51D).		Yes.	I am filling under Chapter 11 and I am a small business Bankruptcy Code.	s debtor acco	ording to the definition in the		
Pa	Report If You Ow	n oı	Hav	e Any Hazardous Property or Any Property	That Nee	ds Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs		No Yes.	What is the hazard?  If immediate attention is needed, why is it needed?				
	immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is the property? Number Street				

City

State

ZIP Code

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:** 

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

am not requ	ired to r	receive a	briefing	about
credit counse				

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

Active duty. I am currently on active military duty in a military combat zone.

reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to recei	ive a	briefing	about
credit counseling becaus			

order councering because on

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

6.	What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</li> <li>No. Go to line 16b.</li> <li>✓ Yes. Go to line 17.</li> </ul>						
		16b.				iness debts? Business debts ment or through the operation		e debts that you incurred to obtain e business or investment.
		16c.	Stat	e the type of debts yo	u ow	e that are not consumer or bus	ines	s debts.
7.	Are you filing under Chapter 7?		No.	I am not filing under	Chap	oter 7. Go to line 18.		
	Do you estimate that after any exempt property is		Yes.	•	•	•	-	xempt property is excluded and to distribute to unsecured creditors?
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			□ No □ Yes				
8.	How many creditors do you estimate that you owe?		1-49 50-99 100-1 200-9	99		1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
9.	How much do you estimate your assets to be worth?		\$100,	0,000 01-\$100,000 001-\$500,000 001-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
0.	How much do you estimate your liabilities to be?		\$100,	0,000 01-\$100,000 001-\$500,000 001-\$1 million		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	art 7: Sign Below							
or	you		e exa	•	nd I de	eclare under penalty of perjury	that	the information provided is true
					•			if eligible, under Chapter 7, 11, 12,

proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X	/s/ Michelle Leatherman-Amaifi	X	
	Signature of Debtor 1	Signature of Debtor 2	
	Executed on <b>01/12/2016</b>	Executed on	
	MM / DD / YYYY	MM / DD / YYYY	

Debtor 1 Case 16-01035 Doc 1 Filed 01/13/16 Entered 01/13/16 16:38:33 Desc Main First Name Middle Name Document Page 7 of 43e number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kenneth S. Borcia		Date	01/12/2016		
Signature of Attorney for Debtor			MM / DD / YYYY		
Kenneth S. Borcia					
Printed name					
Kenneth S. Borcia & Associates					
Firm Name					
1117 S. Milwaukee, Suite A-3					
Number Street					
Libertyville	IL		60048		
City	State	Э	ZIP Code		
Contact phone (847) 634-8800	Email address				
3125988			_		
Bar number	State	Э			

			Doc	<u>ument                                    </u>		
Fil	ll in this inf	ormation to id	dentify your case	and this filing:		
De	btor 1	Michelle		Leatherman-Amaifi		
		First Name	Middle Name	Last Name		
	btor 2 bouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for	the: <b>NORTHERN D</b>	ISTRICT OF ILLINOIS		
	se number known)				<b>—</b>	if this is an ed filing
Off	icial Form	106A/B				
		B: Property	/			12/15
the a filing shee	asset in the ca g together, bo et to this form.	ategory where you th are equally re . On the top of a	u think it fits best. B sponsible for supplyi ny additional pages,	ist an asset only once. If an asset as as complete and accurate as any correct information. If more write your name and case numbers, Land, or Other Real Es	possible. If two married pe space is needed, attach a s per (if known). Answer eve	ople are separate ry question.
1.	✓ No. Go t		•	in any residence, building, land	I, or similar property?	
			•	of your entries from Part 1, incli	_	\$0.00
D۵	rt 2: Des	scribe Your V	ohicles		•	
Га	III. Z. Des	scribe rour v	enicies			
_		_		n any vehicles, whether they are also report it on Schedule G: Ex	=	-
3.	Cars, vans, tr	ucks, tractors, s	port utility vehicles, ı	motorcycles		
	□ No ✓ Yes					
3.1.			Who has	an interest in the property?	Do not deduct secured clair	ms or exemptions. Put the
Make	e:	Chevy	Check one	9.	amount of any secured clair	
Mod	el:	Malibu		r 1 only	Creditors Who Have Claim	
Year	:	2015		r 2 only r 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Appr	oximate milea	ge:		st one of the debtors and another	\$20,000.00	\$20,000.00
Othe	er information:		<u>.                                    </u>		<u> </u>	ΨΞ0,000.00
201	5 Chevy Mal	ibu	_	k if this is community property nstructions)		
4.				recreational vehicles, other veh t, fishing vessels, snowmobiles, m		
	✓ No ☐ Yes					
		-	•	of your entries from Part 2, incli	_	\$20,000.00
					•	

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Dob	Debugger of ADown 0 of 40	sc Main
Deb	First Name Middle Name Last Name	
6.	Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware	
	□ No □ Yes. Describe Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods,	\$1,000.00
7.	Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
	✓ No  Yes. Describe	
8.	Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
	□ No ☑ Yes. Describe Books, pictures & collections	\$75.00
9.	Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
	□ No ☑ Yes. Describe sports & hobby equipment	\$50.00
10.	<b>Firearms</b> <i>Examples:</i> Pistols, rifles, shotguns, ammunition, and related equipment	
	✓ No  Yes. Describe	
11.	Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	□ No □ Yes. Describe clothing	\$100.00
12.	Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
	□ No ☑ Yes. Describe <b>Jewlry</b>	\$100.00
13.	Non-farm animals  Examples: Dogs, cats, birds, horses	
	✓ No  Yes. Describe	
14.	Any other personal and household items you did not already list, including any health aids you did not list	
	✓ No  Yes. Give specific information	
15.	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here	\$1,325.00
Pa	art 4: Describe Your Financial Assets	

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Case 16-01035 Doc 1 Filed 01/13/16 Entered 01/13/16 16:38:33 Desc Main Docuententnan-Amagine 10 of 49e number (if known) Michelle Debtor 1 Middle Name 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your □ No \$15.00 Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No **∀** Yes..... Institution name: 17.1. Savings account: The State Bank Group \$270.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **☑** No Yes. Give specific П information about % of ownership: them..... Name of entity: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. **✓** No Yes. Give specific Issuer name: information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **☑** No Yes. List each Type of account: Institution name: account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account:

Case 16-01035 Doc 1 Filed 01/13/16 Entered 01/13/16 16:38:33 Desc Main Docuentent than-Arragine 11 of 49e number (if known) Michelle Debtor 1 Middle Name 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **☑** No Institution name or individual: ☐ Yes..... 23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years) **☑** No Yes..... Issuer name and description: 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Tyes...... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c) 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit **☑** No ☐ Yes. Give specific information about them 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property; Examples: Internet domain names, websites, proceeds from royalties and licensing agreements **☑** No Yes. Give specific information about them 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses **V** No Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

$\overline{\mathbf{V}}$	No
	Yes. Give specific information
	about them, including whether
	you already filed the returns
	and the tax years

Federal: \$0.00 \$0.00 State: \$0.00

Local:

Case 16-01035 Filed 01/13/16 Entered 01/13/16 16:38:33 Document than the same 12 of 49e number (if known) Debtor 1 Middle Name 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information Alimony: \$0.00 \$0.00 Maintenance: \$0.00 Support: Divorce settlement: \$0.00 Property settlement: \$0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else **☑** No ☐ Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance **☑** No Surrender or refund value: Yes. Name the insurance Company name: Beneficiary: company of each policy and list its value..... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died **V** No ☐ Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue **☑** No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims **☑** No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list **☑** No ☐ Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have \$285.00 attached for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38.

Doc 1

Debtor 1 Michelle

First Name

Middle Name

Document (if known)

		Current value of the portion you own? Do not deduct secured claims or exemptions.
38.	Accounts receivable or commissions you already earned	·
	✓ No ☐ Yes. Describe	
39.	Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephodesks, chairs, electronic devices	ones,
	✓ No ☐ Yes. Describe	
40.	Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	✓ No ☐ Yes. Describe	
41.	Inventory	
	✓ No ☐ Yes. Describe	
42.	Interests in partnerships or joint ventures	
	✓ No ☐ Yes. Describe Name of entity: % of own	nership:
	<del></del>	
43.	Customer lists, mailing lists, or other compilations	
	<ul> <li>✓ No</li> <li>✓ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A</li> <li>✓ No</li> <li>✓ Yes. Describe</li> </ul>	))?
44	Any business-related property you did not already list	
	✓ No  Yes. Give specific information	
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$0.00
P	art 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or If you own or have an interest in farmland, list it in Part 1.	Have an Interest In.
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related prope	erty?
	✓ No. Go to Part 7.  ☐ Yes. Go to line 47.	

Docuententnan-Arragie 14 of 49e number (if known) Michelle Debtor 1 Middle Name Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish **☑** No Yes.... 48. Crops--either growing or harvested **☑** No ☐ Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes.... 50. Farm and fishing supplies, chemicals, and feed **☑** No ☐ Yes.... 51. Any farm- and commercial fishing-related property you did not already list **☑** No ☐ Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have \$0.00 attached for Part 6. Write that number here..... Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership **☑** No

Yes. Give specific information.....

Debtor 1

Michelle First Name

Middle Name

Docuentent than Arte 15 of 49e number (if known)

Part 8: List the Totals of Each Part of this Form				
55. Part 1: Total real estate, line 2			·	\$0.00
56. Part 2: Total vehicles, line 5	\$20,000.00			
57. Part 3: Total personal and household items, line 15	\$1,325.00			
58. Part 4: Total financial assets, line 36	\$285.00			
59. Part 5: Total business-related property, line 45	\$0.00			
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00			
61. Part 7: Total other property not listed, line 54	+ \$0.00			
62. Total personal property. Add lines 56 through 61	\$21,610.00	Copy personal property total	+	\$21,610.00
63. Total of all property on Schedule A/B. Add line 55 + line	62			\$21,610.00

Fill in this infe	ormation to	identify your case	:	
Debtor 1	Michelle		Leatherman-Amaifi	]
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court fo	or the: <b>NORTHERN D</b>	ISTRICT OF ILLINOIS	
Case number				
(if known)				

# Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Cla	im as Exempt		
<ol> <li>Which set of exemptions are you claiming?</li> <li>You are claiming state and federal nonbandary of you are claiming federal exemptions. 11 L</li> <li>For any property you list on Schedule A/B th</li> </ol>	kruptcy exemptions.  J.S.C. § 522(b)(2)		·
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief Bedroom furniture, kitchen & description: living room furniture, audio, Line from Schedule A/B: 6	\$1,000.00	\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief Books, pictures & collections description: Line from Schedule A/B: 8	\$75.00	\$75.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3. Are you claiming a homestead exemption of Sche (Subject to adjustment on 4/01/16 and every 3 y  No Yes. Did you acquire the property covered No Yes			

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Case number (if known)

Debtor 1

Michelle

First Name Middle Name Last Name

#### Part 2: **Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption him	
	Copy the value from Schedule A/B	Check only one box for each exemption		
Brief sports & hobby equipment description: Line from Schedule A/B: 9	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief clothing description: Line from Schedule A/B: 11	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a), ( e)	
Brief Jewlry description: Line from Schedule A/B: 12	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief Cash description: Line from Schedule A/B:16	\$15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief The State Bank Group description: Line from Schedule A/B: 17.1	\$270.00	\$270.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	

Fill in this inf	ormation to id	Docu entify your case	iment Page 18	8 of 49		
		chiny your case		.:6:		
Debtor 1	Michelle First Name	Middle Name	Leatherman-Ama Last Name	<u> </u>		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for	the: NORTHERN D	ISTRICT OF ILLINOIS	<u>:</u>		
Case number					Chook if this is	
(if known)					Check if this is amended filing	
Official Form	106D					
-	•	Who Have Cla	ims Secured by	Property		12/15
			ed people are filing toge Additional Page, fill it o			
	•		d case number (if know	•	es, and attach it to the	3 101111.
-		secured by your pro		dulas Varibaria dal		:-
	in all of the inform		court with your other sched	dules. You have notr	ling else to report on th	is form.
Part 1: Lis	t All Secured (	Claims				
2. List all secure	ed claims If a cre	editor has more than	one secured			
		for each claim. If me		Column A	Column B	Column C
	•	st the other creditors		Amount of claim	Value of collateral	Unsecured
mucn as poss creditor's nam		in alphabetical order	according to the	Do not deduct the value of collateral	that supports this claim	portion If any
2.1		Describe the	property that			,
		secures the		\$22,789.00	\$22,000.00	\$789.00
Santander Cons Creditor's name	sumer USA	—— auto				
5201 Ruff Snow Number Street	Dr.					
North Richland I	HiITX 76180	As of the da	te you file, the claim is:	Check all that apply.		
City	State ZIP Code	Continge				
Who owes the deb	ot? Check one.	☐ Unliquida ☐ Disputed				
Debtor 1 only						
Debtor 2 only	Nobtor 2 only		n. Check all that apply.	mortage or cooured	oor loon)	
Debtor 1 and D	the debtors and a	_	ement you made (such as lien (such as tax lien, me		cai ioan)	
		_	nt lien from a lawsuit	,		
☐ Check if this c		Other (in	cluding a right to offset)			
to a communit	ty debt					
Date debt was inc	urred	Last 4 digits	of account number _			
			_		_	
Add the dollar value that number here:	•	in Column A on thi	s page. Write	\$22,789.00		
			L'	·,-	<u></u>	
-	If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$22,789.00					

Official Form 106D

Case	10-01033 L		ocument Page 19 of	1/13/10 10.30.3 //0	O Desc IVI	אווו
Fill in this inf	ormation to ide			49		
Debtor 1	Michelle		Leatherman-Amaifi			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for the	ne: <b>NORTHER</b>	N DISTRICT OF ILLINOIS			
Case number				_	Chook if this is a	
(if known)				│	Check if this is a amended filing	3[]
				•		
Official Form	106E/F					
Schedule E/	F: Creditors	Who Have	e Unsecured Claims			12/15
on Schedule A/B: Do not include an If more space is n to this page. On t	Property (Official y creditors with pa leeded, copy the Pa the top of any addit	Form 106A/B) a rtially secured art you need, fi iional pages, w	acts or unexpired leases that coul and on Schedule G: Executory Coll claims that are listed in Schedule ill it out, number the entries in the crite your name and case number (secured Claims	ntracts and Unexpire D: Creditors Who Ho boxes on the left. At	d Leases (Officia old Claims Secur	ll Form 106G). red by Property.
1. Do any credit	tors have priority ι	nsecured clair	ns against you?			
☐ No. Go t	to Part 2.					
✓ Yes.						
claim. For ea show both prid more space is	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.					
(For an explar	nation of each type	of claim, see the	e instructions for this form in the inst	ruction booklet.  Total claim	Priority amount	Nonpriority amount
2.1				\$1,100.00	\$1,100.00	\$0.00
IRS Priority Creditor's Nam	10		Last 4 digits of account number			
P.O. Box 7346			When was the debt incurred?			
Number Street			As of the date you file, the claim	is: Check all that app	lv.	
Philadelphia		9101-7346	Contingent		•	
City Who incurred the		P Code e.	Unliquidated Disputed			
Debtor 1 only			Type of PRIORITY unsecured cla	im:		
Debtor 2 only Debtor 1 and D	•		Domestic support obligations			
_	the debtors and and comn		Taxes and certain other debts Claims for death or personal ir		ent	
Is the claim subje		idinity debt	intoxicated  Other. Specify			
✓ No Yes						

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Case number (if known)

Debtor 1

Michelle First Name

Part 2:

Middle Name

List All of Your NONPRIORITY Unsecured Claims

3.	Do any creditors have nonpriority unsecured	claims against you?	
	<ul><li>No. You have nothing to report in this part.</li><li>✓ Yes</li></ul>	Submit this form to the court with you other schedules.	
4.	If a creditor has more than one nonpriority unsective of claim it is. Do not list claims already include:	in the alphabetical order of the creditor who holds each claim.  Eured claim, list the creditor separately for each claim. For each claim lister  uded in Part 1. If more than one creditor holds a particular claim, list the ot  nsecured claims, fill out the Continuation Page of Part 2.	•
			Total claim
4	.1		\$2,204.00
AT	 &T	Last 4 digits of account number	
	priority Creditor's Name	When was the debt incurred?	
P.C Num	D. Box 8212 hber Street	As of the date you file, the claim is: Check all that apply.	
	51001	Contingent	
Δ	rora IL 60572-8212	Unliquidated	
City	State ZIP Code	- Disputed	
Wh	o incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	☐ Student loans	
님	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
片	At least one of the debtors and another	that you did not report as priority claims	
☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
is ti	he claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4	.2		\$1,000.00
	tovilla	Last 4 digits of account number	
	priority Creditor's Name B U.S. 12	When was the debt incurred?	
Num	·	As of the date you file, the claim is: Check all that apply.	
		Contingent	
Fox	k Lake IL 60020	☐ Unliquidated - ☐ Disputed	
City	State ZIP Code	Disputed	
_	o incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
M	Debtor 2 only	☐ Student loans	
Ħ	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim is for a community debt	Other. Specify	
ls t	ne claim subject to offset?		
	No		
	Yes		

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Debtor 1

Michelle First Name

Middle Name

Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
A.3  Capital One Nonpriority Creditor's Name P.O. Box 85015 Number Street  Richmond VA 23285-5015 City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$953.00
4.4 Capital One	Last 4 digits of account number	\$1,953.00
Nonpriority Creditor's Name P.O. Box 30285	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
Salt Lake City UT 84130-0285	☐ Unliquidated — ☐ Disputed	
City State ZIP Code		
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
☐ Debtor 1 only ☐ Debtor 2 only	☐ Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
No Yes  4.5		
	Look A Policy of a constraint on	\$2,500.00
Chase Nonpriority Creditor's Name	Last 4 digits of account number	
P.O. Box 15298	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850-5298	☐ Unliquidated — ☐ Disputed	
City State ZIP Code  Who incurred the debt? Check one	□	
Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt	Other. Specify	
Is the claim subject to offset?	<u> </u>	
☑ No		
Yes		

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Debtor 1

Michelle

First Name Middle Name

Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
Chris Haras Kanable  Nonpriority Creditor's Name  508 Hilcrest Lane  Number Street Lindenhurst, IL 600  City State ZIP Code  Who incurred the debt? Check one.  ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt  Is the claim subject to offset? ☑ No	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$2,500.00
Yes 4.7		\$6,432.00
Credit Acceptance Corp.	Last 4 digits of account number	
Nonpriority Creditor's Name P.O. Box 5070	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
Southfield MI 48086-5070	☐ Unliquidated — ☐ Disputed	
City State ZIP Code		
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only  At least one of the debtors and another	that you did not report as priority claims	
☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
No		
Yes		
4.8		\$1,380.00
Credit One Bank	Last 4 digits of account number	
Nonpriority Creditor's Name P.O. Box 98873	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
Las Vegas NV 89193-8873	Unliquidated	
City State ZIP Code	_ ☐ Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
	☐ Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a community debt	Other. Specify	

✓ No ☐ Yes

Is the claim subject to offset?

Debtor 1

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Middle Name First Name Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them sequentially from the **Total claim** previous page. \$9,916.00 Last 4 digits of account number First Investors Servicing Corp. Nonpriority Creditor's Name When was the debt incurred? 5757 Woodway Dr., Ste#400 As of the date you file, the claim is: Check all that apply. Number Street Contingent ☐ Unliquidated Houston TX 77057 Disputed City State ZIP Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim is for a community debt Other. Specify Is the claim subject to offset? **☑** No ☐ Yes 4.10 \$470.00 Last 4 digits of account number First Premier Bank Nonpriority Creditor's Name When was the debt incurred? 601 S. Minnesota Ave. As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated Sioux Falls 57104 ☐ Disputed State ZIP Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ☐ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt Other. Specify Is the claim subject to offset? **☑** No Yes 4.11 \$435.00 Last 4 digits of account number GE Capital Nonpriority Creditor's Name When was the debt incurred? Bankruptcy Dept. As of the date you file, the claim is: Check all that apply. P.O. Box 105989 Contingent Unliquidated GA Atlanta 30348 Disputed City ZIP Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☐ Debtor 1 only ☐ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt Other. Specify Is the claim subject to offset?

**☑** No Yes

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Debtor 1

Michelle First Name

Middle Name

Part 2: Your NONPRIORITY Unsecur	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
Illinois Dept. of Employment Security   Nonpriority Creditor's Name   Benefits Repayments	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	Unknown
4.13  Lauren Scaglione Nonpriority Creditor's Name 945 Bugle Court Number Street  Round Lake Beach IL 60073 City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$1,500.00
Yes  4.14  Parkway By The Lake Nonpriority Creditor's Name 25212 W. Lake Shore Dr. Number Street  Ingleside IL 60041  City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$1,000.00

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Debtor 1

Michelle

First Name Middle Name

Part 2: Your NONPRIORITY Unsecui	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	m sequentially from the	Total claim
Progressive Nonpriority Creditor's Name P.O. Box 6807 Number Street  Cleveland OH 44101 City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$1,000.00
A.16  RCS  Nonpriority Creditor's Name  P.O. Box 7229  Number Street  Westchester IL 60154  City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  ☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify	\$446.00
A.17 Springleaf Nonpriority Creditor's Name 2 W. Grand Ave.,Ste. 102 Number Street  Fox Lake IL 60020-1250 City State ZIP Code Who incurred the debt? Check one.  ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$4,279.00

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Debtor 1

Michelle First Name

Middle Name

Part 2: Your NONPRIORITY Unsecur	red Claims Continuation Page	
After listing any entries on this page, number theoprevious page.	m sequentially from the	Total claim
Sprint Nonpriority Creditor's Name P.O. Box 8077 Number Street  London KY 40742 City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$498.00
4.19		\$435.00
SYNCB/PAYPAL Nonpriority Creditor's Name	Last 4 digits of account number	
P.O. Box 965005	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
Orlando FL 32896-5005	Unliquidated	
City State ZIP Code	_ ☐ Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset?	☑ Other. Specify	
✓ No		
Yes		
4.20		Unknown
Woodforest National Bank	Last 4 digits of account number	
Nonpriority Creditor's Name P.O. Box 7889	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
	_ Contingent	
The Woodlands TX 77387	Unliquidated	
City State ZIP Code	— ☐ Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	
s the claim subject to offset?  ☑ No		
Yes		

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Case number (if known)

Debtor 1

Michelle First Name

Middle Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Cach LLC			On which entry in Part 1 or Part 2 did you list the original creditor?						
Name 4340 S Monaco St.			Line of (Check one):						
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims						
Second Floor			— Y Tart 2. Orealtors with Northholity ensecured elaints						
Denver	CO	80237-3485	Last 4 digits of account number						
City	State	ZIP Code	<del>_</del>						
Cavalry Portifolio S	ervices		On which entry in Part 1 or Part 2 did you list the original creditor?						
Name 500 Summit Lake D	r Ste 400		Line <b>4.11</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims						
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims						
Vakhalla	NY	10595-2322	Last 4 digits of account number						
City	State	ZIP Code							
Enhanced Recovery	y Corp.		On which entry in Part 1 or Part 2 did you list the original creditor?						
P.O. Box 57547			Line 4.18 of (Check one): Part 1: Creditors with Priority Unsecured Claims						
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims						
Jacksonville	FL	32241	Last 4 digits of account number						
City	State	ZIP Code	<del>_</del>						
Midland Funding			On which entry in Part 1 or Part 2 did you list the original creditor?						
Name 8875 Aero Dr., Ste.	2		Line Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims						
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims						
San Diego	CA	92123	Last 4 digits of account number						
City	State	ZIP Code							
Portfolio Recovery	Associates		On which entry in Part 1 or Part 2 did you list the original creditor?						
Name 120 Corporate Blvd			Line <b>4.3</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims						
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims						
Norfolk	VA	23502	Last 4 digits of account number						
City	State	ZIP Code	Last 7 digits of account number						

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Case number (if known)

Debtor 1

Michelle First Name

Middle Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a. <b>\$0.00</b>
	6b.	Taxes and certain other debts you owe the government	6b. <b>\$1,100.00</b>
	6c.	Claims for death or personal injury while you were intoxicated	6c. <b>\$0.00</b>
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. <b>+ \$0.00</b>
	6e.	<b>Total.</b> Add lines 6a through 6d.	6d. <b>\$1,100.00</b>
			Total claim
Total claims from Part 2	6f.	Student loans	6f. <b>\$0.00</b>
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <b>\$0.00</b>
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h. <b>\$0.00</b>
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	<sup>6i.</sup> +\$38,901.00
	6j.	<b>Total.</b> Add lines 6f through 6i.	6j. <b>\$38,901.00</b>

Fill in this info	ormation to ide	entify your case	:
Debtor 1	Michelle		Leatherman-Amaifi
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bar	nkruptcy Court for t	the: <b>NORTHERN D</b>	ISTRICT OF ILLINOIS
Case number (if known)			

### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1.	1. Do you have any executory contracts or unexpired leases?						
	$\overline{\mathbf{V}}$	No.	Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.				
	П	Yes	. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).				

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill i	n this inf	ormation to iden	tify your case:		Ť		
Debto	or 1	Michelle		Leatherman-Amaifi			
		First Name	Middle Name	Last Name			
Debto (Spou	or 2 ise, if filing)	First Name	Middle Name	Last Name	.		
United	d States Bar	nkruptcy Court for the	: NORTHERN DIS	TRICT OF ILLINOIS			
Case (if kno	number own)					Check if this is an	
					╛	amended filing	
Off: *:	al Farma	40011					
	al Form						
Sche	edule H:	Your Codebt	ors				12/1
needed page. (  1. Do  2. Wi inc  3. In pe	No. Go to No. Go	Additional Page, fill of any Additional Page, fill of any Additional Page, fill any codebtors? (If at 8 years, have you la, California, Idaho, Lo line 3. your spouse, former list all of your codeb n in line 2 again as a	it out, and number to ges, write your name you are filing a joint lived in a communit coursiana, Nevada, Nevada, or legal equators. Do not include a codebtor only if the form 106D), Schedu	the entries in the boxes on the and case number (if known as and case number (if known as a case, do not list either spour by property state or territor ew Mexico, Puerto Rico, Te valent live with you at the time of the control of the eyour spouse as a code but person is a guarantor of the eff (Official Form 106E).	the I		
0.		Your codebtor			Cal		فطماء مطا
	Column 1.	Tour codebior				umn 2: The creditor to whom you owe	ille debt
					Che	eck all schedules that apply:	
3.1	Spouse Name	Name Not Entered				Schedule D, line	
	Number	Street				Schedule E/F, line 4.1	
					П	Schedule G, line	
					AT	<u> </u>	
	City		State	ZIP Code			
3.2		Name Not Entered				Schedule D, line	
	Name						
	Number	Street			✓	Schedule E/F, line 4.4	
						Schedule G, line	
	City		State	ZIP Code	Cap	pital One	
	•		Ciaic	0000			
3.3	Spouse Name	Name Not Entered				Schedule D, line	
	Number	Street				Schedule E/F, line 5.2	
						Schedule G, line	
					Сav	valry Portifolio Services	

ZIP Code

State

City

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Michelle Debtor 1

3.4

3.5

3.6

3.7

3.10

### Middle Name First Name **Additional Page to List More Codebtors** Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: **Spouse Name Not Entered** ☐ Schedule D, line Schedule E/F, line 4.5 Number Street Schedule G, line Chase State ZIP Code **Spouse Name Not Entered** Schedule D, line Schedule E/F, line Number Schedule G, line Credit Acceptance Corp. ZIP Code State **Spouse Name Not Entered** ☐ Schedule D, line Schedule E/F, line 4.8 Number ☐ Schedule G, line **Credit One Bank** ZIP Code **Spouse Name Not Entered** Schedule D, line Schedule E/F, line Number ☐ Schedule G, line **Enhanced Recovery Corp.**

	City	State	ZIP Code	
3.8	Spouse Name Not Entered			Schedule D, line
	Number Street			Schedule E/F, line 4.9
				Schedule G, line First Investors Servicing Corp.
	City	State	ZIP Code	——————————————————————————————————————
3.9	Spouse Name Not Entered			— Sebedule D. line

varrie				_	_
Number	Street			 $\overline{\mathbf{V}}$	Schedule E/F, line
					Schedule G, line_
				Firs	t Premier Bank
City		State	ZIP Code		

**Spouse Name Not Entered** Schedule D, line Schedule E/F, line Number ☐ Schedule G, line **GE Capital** State ZIP Code City

☐ Schedule D, line

4.10

4.11

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Debtor 1

Michelle First Name

Middle Name

Last Name

Document (if known)

**Additional Page to List More Codebtors** 

	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.11	Spouse Name Not Entered Name			Schedule D, line
	Number Street			Schedule E/F, line
				Schedule G, line Kenneth S. Borcia & Associates
	City	State	ZIP Code	-
3.12	Spouse Name Not Entered Name			Schedule D, line
	Number Street			Schedule E/F, line 5.4
				Schedule G, line Midland Funding
	City	State	ZIP Code	_
3.13	Spouse Name Not Entered Name			Schedule D, line
	Number Street			Schedule E/F, line 5.5
				Schedule G, line Portfolio Recovery Associates
	City	State	ZIP Code	-
3.14	Spouse Name Not Entered Name			Schedule D, line
	Number Street			Schedule E/F, line 4.18
				Schedule G, line
				Sprint
	City	State	ZIP Code	

Page 33 of 49 Document Fill in this information to identify your case: Michelle Leatherman-Amaifi Debtor 1 Middle Name First Name Last Name Check if this is: Debtor 2 An amended filing First Name Middle Name (Spouse, if filing) Last Name A supplement showing postpetition NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employed Employment status Employed** job, attach a separate page with information about Not employed  $\square$ Not employed additional employers. Occupation Include part-time, seasonal, or self-employed work. Employer's name **AFX** Occupation may include 2345 N Ernie Krueger Cir. **Employer's address** student or homemaker, if it Number Street Number Street applies. Wonder Lake 60087 State Zip Code City State Zip Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse \$4,666.65 \$0.00 List monthly gross wages, salary, and commissions (before all 2. payroll deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00

Official Form 106l Schedule I: Your Income page 1

\$4,666.65

\$0.00

Calculate gross income. Add line 2 + line 3.

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Debtor 1 Michelle

First Name Middle Name

			For Debtor 1		Debtor 2 or -filing spouse	<u> </u>			
	Copy line 4 here	4.	\$4,666.65		\$0.00				
5.	List all payroll deductions:			_					
	5a. Tax, Medicare, and Social Security deductions	5a.	\$753.57		\$0.00				
	5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00				
	5c. Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00				
	5d. Required repayments of retirement fund loans	5d.	\$0.00	_	\$0.00				
	5e. Insurance	5e.	\$329.33		\$0.00				
	5f. Domestic support obligations	5f.	\$0.00		\$0.00				
	5g. Union dues	5g.	\$0.00		\$0.00				
	5h. Other deductions.	og.	Ψ0.00	_	Ψ0.00				
	Specify:	5h. <b>+</b>	\$0.00	_	\$0.00				
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$ .	6.	\$1,082.90	_	\$0.00				
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,583.75		\$0.00				
8.	List all other income regularly received:			-					
	8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00	_	\$0.00				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.								
	8b. Interest and dividends	8b.	\$0.00		\$0.00				
	8c. Family support payments that you, a non-filing spouse, or a	8c.	\$0.00	_	\$1,353.00				
	dependent regularly receive	00.	Ψ0.00	_	Ψ1,000.00				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.								
	8d. Unemployment compensation	8d.	\$0.00		\$0.00				
	8e. Social Security	8e.	\$0.00		\$0.00				
	8f. Other government assistance that you regularly receive								
	Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program)								
	or housing subsidies.		*						
	Specify:	8f.	\$0.00	_	\$0.00				
	8g. Pension or retirement income	8g.	\$0.00		\$0.00				
	8h. Other monthly income. Specify:	8h. <b>+</b>	\$0.00		\$0.00				
9.	<b>Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$0.00	_	\$1,353.00				
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$3,583.75	+	\$1,353.00	=[	\$4,936.75		
11.	State all other regular contributions to the expenses that you list in Sinclude contributions from an unmarried partner, members of your house friends or relatives.			r room	mates, and ot	her			
	Do not include any amounts already included in lines 2-10 or amounts th	at are no	ot available to pay e	xpens	es listed in Sc	hed	ule J.		
	Specify:				11.	+	\$0.00		
12.	2. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.								
13.	Do you expect an increase or decrease within the year after you file	this for	m?				monthly income		
	✓ No. None.								
	Yes. Explain:								

	ill in this inform	ation to identi	Docume	nt Page 35 of 49			
	ill in this inform	ation to identi	ry your case:		Chec	ck if this is:	
	Debtor 1	Michelle First Name	Middle Name	Leatherman-Amaifi Last Name	_	An amended filing	
		First Name	Middle Name	Last Name		A supplement show chapter 13 expense	
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		following date:	3 43 01 1110
	United States Bankru	uptcy Court for the	NORTHERN DIS	TRICT OF ILLINOIS		NANA / DD / NOON/	
	Case number	aptoy Court for the			_	MM / DD / YYYY	
	(if known)						
Of	fficial Form 10	61					
	chedule J: Yo		s				12/15
cor nar	rrect information. If me and case numbe	more space is no er (if known). Ans	eeded, attach another wer every question.	ople are filing together, both sheet to this form. On the	-		
ľ		be Your House	enola				
1.	Is this a joint case	?					
	_ No	ebtor 2 live in a s	eparate household?	, Expenses for Separate Hou	isehold of	Debtor 2.	
2.	Do you have depe	endents?	No				
	Do not list Debtor 1 Debtor 2.		Yes. Fill out this info for each dependent	Dobtor 1 or Dob		to Dependent age	live with you?
	Do not state the dependents' names.			child	child child		— <mark>∏</mark> No — <b>☑</b> Yes
				child			□ No □ Yes
				child		16 yrs.	— ∏ No — <b>∏</b> Yes
							□ No
							— ☐ Yes
							─
3.	Do your expenses expenses of peop yourself and your	le other than	✓ No ☐ Yes				_
P	Part 2: Estima	te Your Ongo	ing Monthly Expe	nses			
to ı		of a date after the		less you are using this form If this is a supplemental Sc	-	•	
	•		-	nce if you know the value one (Official Form 106l.)	of	Your exp	enses
4.			enses for your reside any rent for the ground			4	\$1,100.00
	If not included in I		•				
	4a. Real estate ta	ixes				4a	
	4b. Property, hom	neowner's, or rente	r's insurance			4b.	
	4c. Home mainter	nance, repair, and	upkeep expenses			4c.	\$60.00
						·	• • • • • • • • • • • • • • • • • • • •

4d.

4d. Homeowner's association or condominium dues

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Debtor 1 Michelle

First Name

Middle Name

		Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$325.00
	6b. Water, sewer, garbage collection	6b	\$40.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$350.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$575.00
8.	Childcare and children's education costs	8.	\$45.00
9.	Clothing, laundry, and dry cleaning	9.	\$85.00
10.	Personal care products and services	10.	\$100.00
11.	Medical and dental expenses	11.	\$350.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$465.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$40.00
14.	Charitable contributions and religious donations	14.	
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	\$98.00
	15d. Other insurance. Specify:	15d.	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1 2015 Chevy Malibu	17a	\$699.00
	17b. Car payments for Vehicle 2 use of auto for spouse	17b	\$200.00
	17c. Other. Specify: spouse's credit card & court fines	17c	\$150.00
	17d. Other. Specify:	17d	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.	Other payments you make to support others who do not live with you.	19.	
20.	Specify:  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b.	
	20c. Property, homeowner's, or renter's insurance		
	20d. Maintenance, repair, and upkeep expenses		
	20e. Homeowner's association or condominium dues	20e	

		Case 16-01035 Doc 1 Filed 01/13/16 Entered 01/13/	16 16:38:33	Desc Main		
Deb	tor 1	Michelle Document Page 37 of 49 Leatherman-Amaiii	Case number (if know	<i>r</i> n)		
		First Name Middle Name Last Name	•	•		
21.	Othe	er. Specify:	21.	+		
22.	Calc	culate your monthly expenses.				
	22a.	. Add lines 4 through 21.	22a.	\$4,682.00		
	22b.	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.			
	22c.	. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$4,682.00		
23.	Calc	culate your monthly net income.				
	23a.	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$4,936.75		
	23b.	. Copy your monthly expenses from line 22c above.	23b.	\$4,682.00		
	23c.	. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$254.75		
24.	Doy	you expect an increase or decrease in your expenses within the year after you file	this form?			
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?					
	$\overline{\mathbf{A}}$	No.				
		Yes. Explain here: None.				

F	ill in this inf	ormation to id	dentify your case:	eaue so ur	#9	
D	ebtor 1	Michelle		Leatherman-Amaifi		
	alstan O	First Name	Middle Name	Last Name		
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		
U	nited States Ba	nkruptcy Court for	r the: <b>NORTHERN D</b>	ISTRICT OF ILLINOIS		
С	ase number				☐ Check	if this is an
(it	f known)					led filing
Ωf	ficial Form	106Sum				
			ets and I iahilit	ies and Certain Stat	istical Information	12/1
cor sch	rect informationedules after you	on. Fill out all of	your schedules first; nal forms, you must f	ed people are filing together, k then complete the information ill out a new Summary and ch	n on this form. If you are filir	ng amended
						Your assets Value of what you own
1.	Schedule A/B	3: Property (Officia	al Form 106A/B)			,
	1a. Copy line	e 55, Total real es	tate, from Schedule A/	В		\$0.00
	1b. Copy line	e 62, Total person	al property, from Sche	dule A/B		\$21,610.00
	1c. Copy line	e 63, Total of all p	roperty on Schedule A	/B		\$21,610.00
P	art 2: Su	mmarize You	r Liabilities			
						Your liabilities Amount you owe
2.				Property (Official Form 106D) claim, at the bottom of the last	page of Part 1 of Schedule D	\$22,789.00
3.				s (Official Form 106E/F) ared claims) from line 6e of Scho	edule E/F	\$1,100.00
	3b. Copy the	total claims from	Part 2 (nonpriority uns	secured claims) from line 6j of S	chedule E/F	+ \$38,901.00
					Your total liabilities	\$62,790.00
E	art 3: Su	mmarize You	r Income and Exp	enses		
لک	ou ou		oomo ana Exp			
4.		<i>four Income</i> (Officing monthly in the contract of the contrac	,	Schedule I		\$4,936.75

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....

\$4,682.00

Michelle Dodustiman-Arragie 39 of 49e number (if known)

First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes
7.	What kind of debt do you have?
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
В.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$6,019.67
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:
	Total alaim

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$1,100.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
<ol> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)</li> </ol>	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$1,100.00_

Debtor 1

	Case	e 16-01035	Doc 1	Filed 01/:		Enter Page 4		L/13/16 ⁄10	16:38:	33	Desc	c Main	
Fill i	n this in	formation to	identify yo					13					
Debto	or 1	Michelle First Name	Middle I	Name	Leathe Last Nam	erman-Am ne	aifi						
Debto (Spou		g) First Name	Middle f	Name	Last Nam	ne							
United	d States B	ankruptcy Court f	or the: NORT	HERN DIST	RICT OI	F ILLINOI	<u>s</u>						
Case (if kno	number own)								[		eck if th ended f		
Offici	ial Forr	n 106Dec											
Decla	aratior	About an	Individua	I Debtor'	s Sch	edules							12/15
You mu	ust file thi	eople are filing to s form wheneve erty, or obtaining risonment for up	r you file ban g money or p	kruptcy sched	dules or ud in co	amended s	schedu /ith a b	les. Maki ankruptcy	ng a false case can	stater		s up to	
	Si	gn Below											
Die		or agree to pay	someone wh	o is NOT an a	ittorney 1	to help you	ı fill ou	t bankrup	tcy forms	?			
	Yes. N	Name of person _							ach <i>Banki</i> claration, a			•	r's <i>Notice,</i> Form 119).
Un	nder pena	lty of perjury, I d	leclare that I I	nave read the	summar	ry and sch	edules :	filed with	this decla	ıration	and tha	at they a	re

Signature of Debtor 2

MM / DD / YYYY

Date

X /s/ Michelle Leatherman-Amaifi Signature of Debtor 1

Date <u>01/12/2016</u> MM / DD / YYYY

			Dα	cument Pa	ane 41 of 49		
F	ill in this inf	ormation to	dentify your cas	se:			
D	ebtor 1	Michelle First Name	Middle Name	Leatherm Last Name	an-Amaifi		
	ebtor 2 spouse, if filing)	First Name	Middle Name	Last Name			
U	nited States Ba	nkruptcy Court fo	or the: <b>NORTHERN</b>	DISTRICT OF IL	LINOIS		
ı	ase number known)					Check if the amended	
Of	ficial Form	107					
St	atement o	f Financia	Affairs for In	dividuals Fi	ling for Bankrup	otcy	12/1
P 1.		current marital		Status and Wi	here You Lived Bef	ore	
2.	During the la  ✓ No	st 3 years, have	you lived anywhere		you live now?		
	Debtor 1:	an or the places	· 	Pates Debtor 1	Debtor 2:		Dates Debtor 2 lived there
3.	(Community p				uivalent in a community Idaho, Louisiana, Nevad		•
	✓ No ☐ Yes. Mak	ke sure you fill ou	nt Schedule H: Your (	Codebtors (Official	Form 106H).		

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Michelle Document (if known) Debtor 1 First Name Middle Name Last Name

Part 2:	Explain the Sources of Your Income

I.	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.						
	✓ No  ☐ Yes. Fill in the details.						
5.	Did you receive any other income during this year or the two previous calendar years?  Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.						
	List each	source ar	nd the gross income from each	source separate	ely. Do not include i	ncome that you liste	d in line 4.
	✓ No ☐ Yes.	Fill in the	details.				
Pa	art 3:	List Ce	ertain Payments You Mad	de Before Yo	ou Filed for Ban	kruptcy	
<b>3</b> .	Are eithe	r Debtor	1's or Debtor 2's debts primar	rily consumer o	debts?		
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						in 11 U.S.C. § 101(8) as
		During t	he 90 days before you filed for b	bankruptcy, did	you pay any creditor	a total of \$6,225* o	r more?
		□ No.	Go to line 7.				
		☐ Yes.	List below each creditor to who total amount you paid that cred child support and alimony. Als	ditor. Do not inc	clude payments for c	lomestic support obl	igations, such as
		* Subjec	ct to adjustment on 4/01/16 and	every 3 years a	after that for cases fil	ed on or after the da	ite of adjustment.
	✓ Yes.	Debtor	1 or Debtor 2 or both have pri	marily consum	ner debts.		
		During t	he 90 days before you filed for b	bankruptcy, did	you pay any creditor	a total of \$600 or m	ore?
		✓ No.	Go to line 7.				
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.						
				Dates of payment	Total amount paid	Amount you stil owe	Was this payment for

Case 16-01035 Filed 01/13/16 Entered 01/13/16 16:38:33 Doc 1 Document than 43 of 49 number (if known) Michelle Debtor 1 Middle Name Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony. **☑** No ☐ Yes. List all payments to an insider. Dates of **Total amount** Amount you Reason for this payment payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Reason for this payment Dates of **Total amount** Amount you payment paid still owe Include creditor's name Identify Legal Actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. **V** No ☐ Yes. Fill in the details. Nature of the case Court or agency Status of the case 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. ☐ Yes. Fill in the information below. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? **☑** No Yes. Fill in the details. 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? **☑** No ☐ Yes

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Debtor 1

Michelle Document (if known) Middle Name First Name

P	art 5:	List Certain Gifts and Con	tributions				
3.	Within 2	years before you filed for bankru	ptcy, did you give any gifts with a total value of more	than \$600 per perso	on?		
	✓ No ☐ Yes.	Fill in the details for each gift.					
4.	Within 2 to any c	-	ptcy, did you give any gifts or contributions with a tot	al value of more tha	ın \$600		
	✓ No  Yes. Fill in the details for each gift or contribution.						
Р	art 6:	List Certain Losses					
5.		year before you filed for bankrup saster, or gambling?	otcy or since you filed for bankruptcy, did you lose any	/thing because of th	neft, fire,		
	✓ No ☐ Yes.	Fill in the details.					
P	art 7:	List Certain Payments or	Transfers				
	anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.  No  Yes. Fill in the details.						
	cket Deb	ot Counseling	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
				01/09/2016	\$25.00		
Num	iber Stre	et			_		
City		State ZIP Code					
ma	il or website	address					
Pers	on Who Ma	ade the Payment, if Not You					
17.	anyone		otcy, did you or anyone else acting on your behalf pay ith your creditors or to make payments to your credito you listed on line 16.		perty to		
	✓ No ☐ Yes.	Fill in the details.					

Case 16-01035 Filed 01/13/16 Entered 01/13/16 16:38:33 Doc 1 Docuententnan-Amagie 45 of 49e number (if known) Michelle Debtor 1 Middle Name 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **V** No ☐ Yes. Fill in the details. 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. **☑** No ☐ Yes. Fill in the details. 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? **№** No ☐ Yes. Fill in the details. 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? **☑** No ☐ Yes. Fill in the details. Part 9: **Identify Property You Hold or Control for Someone Else** 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **☑** No ☐ Yes. Fill in the details.

Debtor 1 Michelle

First Name

Middle Name

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For the purpose of Part 10, the following definitions apply:

Part 10: Give Details About Environmental Information

■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

Last Name

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.							
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	✓ No ☐ Yes. Fill in the details.							
25.	Have you notified any governmental unit of any release of hazardous material?  ☑ No ☐ Yes. Fill in the details.							
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
	✓ No  Yes. Fill in the details.							
P	art 11: Give Details About Your Business or Connections to Any Business							
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	<ul> <li>A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time</li> <li>A member of a limited liability company (LLC) or limited liability partnership (LLP)</li> <li>A partner in a partnership</li> <li>An officer, director, or managing executive of a corporation</li> <li>An owner of at least 5% of the voting or equity securities of a corporation</li> </ul>							
	✓ No. None of the above applies. Go to Part 12.  ✓ Yes. Check all that apply above and fill in the details below for each business.							
28.	✓ No. None of the above applies. Go to Part 12.							

Debtor 1

Michelle

Middle Name

Document than Armount 47 of 49e number (if known)

First Name

Last Name

**Part 12:** Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X	/s/ Michelle Leatherman-Amaifi	X
	Signature of Debtor 1	Signature of Debtor 2
	Date01/12/2016	Date
Die	d you attach additional pages to Your Statement	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
<b>√</b>	[ No	
_	Yes	
Die	d you pay or agree to pay someone who is not a	n attorney to help you fill out bankruptcy forms?
<b>√</b>	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,
	<del></del>	Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

ln	re Michelle Leatherman-Amaifi	Case No.		
		Chapter	13	
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR	R DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert that compensation paid to me within one year before the filing of t services rendered or to be rendered on behalf of the debtor(s) in is as follows:	the petition in bankruptcy, or	agreed to be paid to me, for	
	For legal services, I have agreed to accept	\$	4,000.00	
	Prior to the filing of this statement I have received	<u> </u>	\$0.00	
	Balance Due		4,000.00	
2.	The source of the compensation paid to me was:  Debtor  Other (specify)			
3.	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (specify)			
4.	I have not agreed to share the above-disclosed compensation     associates of my law firm.	on with any other person unle	ess they are members and	
	☐ I have agreed to share the above-disclosed compensation w associates of my law firm. A copy of the agreement, togethe compensation, is attached.	·		
5.	In return for the above-disclosed fee, I have agreed to render legal	al service for all aspects of th	ne bankruptcy case, including:	
	a. Analysis of the debtor's financial situation, and rendering advice bankruptcy;	ce to the debtor in determinin	ng whether to file a petition in	
	b. Preparation and filing of any petition, schedules, statements of	f affairs and plan which may	be required;	
	c. Representation of the debtor at the meeting of creditors and co	onfirmation hearing, and any	adjourned hearings thereof;	

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

## SERVICES REQUESTED AFTER DISCHARGE AND/OR DISMISSAL REPRESENTATION OF THE DEBTOR IN ADVERSARY PROCEEDINGS

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/12/2016 /s/ Kenneth S. Borcia

Date Kenneth S. Borcia Bar No. 3125988

Kenneth S. Borcia & Associates 1117 S. Milwaukee, Suite A-3 Libertyville, IL 60048

Phone: (847) 634-8800 / Fax: (847) 634-8932

/s/ Michelle Leatherman-Amaifi

Michelle Leatherman-Amaifi